



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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Attorneys for Secured Creditor  
HomeBridge Financial Services, Inc.

In Re:

Ricardo Castro,

Debtor.

Order Filed on December 9, 2019  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-27272 SLM  
Adv. No.:  
Hearing Date: 11/13/19 @ 8:30 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 9, 2019**

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor:

Case No.: Ricardo Castro

Caption:

**19-27272 SLM**  
**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO**  
**DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc., holder of a mortgage on real property located at 139 Barnett Street, Boonton, NJ, 07005, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow, Esquire, attorney for Debtor, Ricardo Castro, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by January 15, 2020 or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments outside of the plan in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall make payments on the claim while the loan modification is pending in accordance with the terms of the proposed plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor does not waive its rights to the pre-petition arrears that have or may accrue in the event a loan modification is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Ricardo Castro  
 Debtor

Case No. 19-27272-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db Ricardo Castro, 139 Barnett St, Boonton, NJ 07005-1621

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

David G. Beslow on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Marie-Ann Greenberg magecf@magnettrustee.com  
 Mark Goldman on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
 rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6